

Understanding your statement  
is now even easier.



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*More Convenient Banking* **NOW**

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Australasian and New Zealand Banking Group Limited  
(ABN 11 000 001 111)

## SAMPLE ONLY

MR AND MRS SAMPLE  
123 SAMPLE STREET  
SAMPLETOWN VIC 1111

### ANZ Home Loan Statement

#### Your statement overview

Opening balance	-\$268,290.45
Total payments	+\$13,983.73
Total withdrawals	-\$2,400.00
Total Interest	-\$9,788.43
Total bank/service charges	\$0.00
<b>Closing balance</b>	<b>-\$266,475.35</b>
Minimum required payment*	\$967.29
Payment frequency*	Fortnightly
Next scheduled payment*	24/07/2008

\*Correct as at date of statement issue; however, if there has been a recent interest rate change or you have an existing payment arrangement with ANZ, any resulting changes to requirements may not have been taken into account.

Statement number 23  
Statement period 16/03/2008 - 16/07/2008  
Branch BSB 013-999  
Account number 9999-99999  
Branch name Sampletown Plaza  
Branch address 362 Main Road  
Sampletown 1111  
Account name(s) KEVIN SAMPLE  
PENNY SAMPLE

#### Available for Redraw

\$14,796.44  
Need access to your additional payments?  
Visit anz.com or call now.

#### Offset account savings

Offset account number 9999-55555  
Offset interest savings \$1,296.77  
for this statement period

To make your banking at ANZ more simple and convenient we've made some improvements to the way information on your statement is presented.

## On the front of your statement you will find:

### Account overview

Here you will find a summary of your account details, including your account number, statement period and the sequence number of your statement.

### Features and messages

**NEW** Look here for special messages specifically relevant to you and your account, such as offset interest savings and available redraw amount (if applicable).

### Statement overview

**NEW** This is an easy to follow summary showing your Opening and Closing Balances and other account activity over the statement period.

## On the back of your statement you will find:

#### Transaction Details

Date	Transaction Description	Debits	Credits	Balance
2008				
16 JAN	<b>BALANCE BROUGHT FORWARD</b>			268,290.45 DE
OPENING INTEREST RATE ON BORROWING: 9.37%				
23 JAN	LOAN PAYMENT SAMPLE	1,200.00		267,090.45 DE
06 FEB	LOAN PAYMENT SAMPLE	1,200.00		265,890.45 DE
16 FEB	INTEREST	1,671.11		267,561.55 DE
20 FEB	LOAN PAYMENT SAMPLE	1,200.00		266,361.55 DE
06 MAR	LOAN PAYMENT SAMPLE	1,200.00		265,161.55 DE
16 MAR	INTERNET BANKING – REDRAW	2,400.00		267,561.55 DE
TRANSFER 30129817 TO 012345123456789				
16 MAR	INTEREST	1,505.43		269,066.98 DE
20 MAR	LOAN PAYMENT SAMPLE	1,200.00		267,866.98 DE
16 APR	INTEREST	1,677.82		269,544.80 DE
19 APR	LOAN PAYMENT SAMPLE	1,200.00		268,344.80 DE
01 MAY	LOAN PAYMENT SAMPLE	1,200.00		267,144.80 DE
16 MAY	INTEREST	1,622.74		268,747.54 DE
16 MAY	ANZ PC BANKING	1,300.00		267,447.54 DE
TRANSFER 30129817 TO 12345123456789				
01 JUN	LOAN PAYMENT SAMPLE	1,200.00		266,267.54 DE
18 JUN	INTEREST	1,674.38		267,991.92 DE
EFFECTIVE DATE: 14 JUN 2008				
28 JUN	LOAN PAYMENT SAMPLE	20.36		267,921.76 DE
29 JUN	LOAN PAYMENT SAMPLE	1,200.00		266,721.76 DE
10 JUL	LOAN PAYMENT SAMPLE	1,200.00		265,521.76 DE
13 JUL	LOAN PAYMENT SAMPLE	413.57		264,888.19 DE
ANZ PC BANKING		250.00		264,638.19 DE
TRANSFER 455456 TO 12345123456789				
16 JUL	INTEREST	1,617.36		264,475.35 DE
<b>Totals at end of period</b>		<b>12,168.63</b>	<b>13,983.73</b>	

#### Yearly summary

Interest paid on borrowings  
Bank/service charges

Financial year ending 30/06/2008  
\$19,465.44  
\$0.00

Helpful hint to manage your loan  
Use internet and Phone Banking.

### All transaction details

Here you will find an easy to read itemised list of every transaction that has been completed on your account over the entire statement period. **New features include line separators and bold text.**

### Yearly summary

For your added convenience at tax time, at the end of every financial year (ending June 30), you will receive an itemised summary of interest and charges on your account over the past 12 months.

If you have any questions, or you require further information regarding your account or your new statement format, please call us.

For ANZ Home Loan accounts call 13 25 99.

For all other ANZ accounts call 13 13 14.